

Certificate Number: 03605-PR-DE-017256317

Bankruptcy Case Number: 10-07708



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 4, 2012, at 8:52 o'clock AM AST, MAYDA VAZQUEZ SANTIAGO completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: February 4, 2012 By: /s/MARIA GARCIA

Name: MARIA GARCIA

Title: BRANCH MANAGER